

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	Customer No.: <b>29052</b>
<b>Cassandra J. Mollett, et al.</b>	)	
	)	Confirmation No.: <b>2400</b>
Serial No.: <b>09/474,576</b>	)	
	)	Art Unit: <b>3627</b>
Filing Date: <b>December 29, 1999</b>	)	
	)	Examiner: <b>Andrew J. Rudy</b>
For: <b>SYSTEM AND METHOD FOR DETERMINING</b>	)	
<b>COLLECTABILITY IN A DISTRIBUTED</b>	)	
<b>NEGATIVE FILE</b>	)	
	)	

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

Mail Stop Amendment  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated October 20, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.

**Conclusion** begins on page 7 of this paper.